

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
ASHISH GUPTA) : Examiner: Bruce I. Ebersman
Application No.: 10/711,290) : TC/Art Unit: 3691
Filed: September 8, 2004) : Confirmation No.: 5289
For: SYSTEMS, METHODS, AND)
DEVICES FOR COMBINED)
CREDIT CARD AND STORED)
VALUE TRANSACTION)
ACCOUNTS) : August 12, 2009

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Sir:

In response to the Office Action dated May 12, 2009, the Examiner is respectfully requested to amend the above-identified application as follows:

- amendments to the claims are presented in the listing starting on page 2; and
- remarks are presented starting on page 10.